

Home Flex
Stacking List

Left Side

1. ☐ Original Promissory Note*
2. ☐ Mortgage* / Copy of Warranty Deed
3. ☐ Title Insurance Policy
4. ☐ A. VA Certificate of Commitment (26-1866A)
- ☐ B. RD Certificate of Commitment
5. ☐ HUD-1
- Rehab HUD must indicate funds for disbursement**

MCC fees need to be on HUD
6. ☐ Initial Escrow Disclosure
7. ☐ Truth in lending statement
8. ☐ First Payment Letter
9. ☐ Hazard Insurance Policy or Certificate
10. ☐ Determination Certificate for Flood Insurance
11. ☐ Flood Insurance Policy
12. ☐ Tax Information with MAP & LOT numbers,
13. ☐ Future Mailing Address
14. ☐ NHHFA Assignment of Mortgage**
15. ☐ **Homebuyer Education Certificate – Required on Cash Assistance**
16. ☐ **Down Payment Assistance Letter – Required on Cash Assistance**

NHHFA Funding

- Rehab Forms Required**
(if applicable)
- ☐ Disbursement Instructions
- ☐ Owners Disbursement Affidavit
- ☐ Contractors Disbursement Affidavit

Right Side

1. ☐ Underwriting and Transmittal Summary
2. ☐ Borrowers Authorization
3. ☐ Loan Application
4. ☐ AUS Findings
5. ☐ Original Appraisal w/clear exterior pictures
6. ☐ Arbitration Agreement (Condex property)
7. ☐ Certificate of Occupancy (New homes)
8. ☐ Certificate of Compliance (Multis) if applicable
9. ☐ Water Test - State Certified
10. ☐ Purchase & Sales Agreement
- ☐ Copy of broker deposit
11. ☐ Credit Report
- ☐ Proof of sale of previous property
12. ☐ Verifications of Deposit or Copies of bank statements
13. ☐ Gift Letter (**must have even if DU or LP approved**)
14. ☐ Verifications of Employment or paystubs with a verbal VOE
15. ☐ 2 years Income Tax Returns/ transcripts or TRV’s signed by borrowers
- ☐ Divorce decree / child support stipulation if applicable /or statement for non support
16. ☐ VA Certificate of Eligibility
17. ☐ FHA MIC – transferred to New Hampshire Housing
18. ☐ VA Loan Guaranty Certificate
19. ☐ RD Loan Note Guaranty
20. ☐ 92900-B Notice to Homebuyer (FHA loans)
21. ☐ Other

- MCC Forms Required**
(if applicable)
- ☐ Affidavit & Recapture Notice
- ☐ Applicants Closing Affidavit
- ☐ Sellers Affidavit
- ☐ MCC Program Disclaimer
- ☐ Lender Closing Certificate
- ☐ **MCC Education Certificate**
- ☐ MCC Fees
- Reminder: 3 years tax returns (household) and household income*

FHA UFMIP Factor

FHA MOMIP factor

NHHFA UW

***Note endorsement:** “Payable without recourse to the order of New Hampshire Housing Finance Authority, except as provided in the Mortgage Loan Purchase Agreement between the endorser of this note and said Authority”. We also need the title of the person signing included on the form.

****Recorded mortgage & assignment must be forwarded to the authority**

Date

Lender Contact

Phone number

Email